GOVERNMENT OF INDIA
AGRICULTURE
LOK SABHA

UNSTARRED QUESTION NO:211
ANSWERED ON:20.10.2008
LOANS TO FARMERS
Murmu Shri Hemlal

Will the Minister of AGRICULTURE be pleased to state:

(a) the number of farmers benefiting from the agricultural loans during the last three years and the current year, State-wise;

(b) whether the farmers of many States are not getting the benefit of Kisan Credit Card and other agricultural loans from the banks;

(c) if so, the details thereof;

(d) the details of various agricultural loans extended by the banks to the farmers till date during the last three years and the current year;

(e) whether the Government has started any nation-wide survey to make available agricultural loans to every farmer; and

(f) if so, the details thereof?

Answer

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE (SHRI KANTI LAL BHURIA)

(a): As reported by the National Bank for Agriculture and Rural Development (NABARD), State-wise details of the number of farmers benefiting from the agricultural loans provided by Cooperative Banks and Regional Rural Banks (RRBs) during the last three years including the current year at at Annexure-I, II & III. The summary position of number of agricultural loan accounts financed in the last three years including the current year in respect of Commercial Banks, Cooperative Banks and RRBs is at Annexure-IV.

(b): No, Sir.

(c): Does not arise.

(d): The details of various agricultural loans extended by the banks to the farmers till date during the last three years including the current year are as under:-

(Rs.in Crore)

Agency	Total agriculture credit given			
	2005-06	2006-07	2007-08 (Provisional)	2008-0901.04.08 to 30.9.08)
Commercial Banks	125,477.01	166,485.43	175,072.13	64,988.65
Cooperative Banks	39,785.66	42479.80	43,684.13	19,442.33
RRBs	15222.90	20,434.65	24,813.65	10,633.18
Total	180,485.57	229,399.88	243,569.91	95,064.16

(e) & (f): As per the recommendation of the Rangarajan Committee on Financial Inclusion, emphasis is on providing financial services to the hitherto neglected sections of the population and Government has constituted two funds viz. Financial Inclusion Fund (FIF) and Financial Inclusion Technology Fund (FITF) with an overall corpus of Rs.500 crore each.

In different parts of the country, banks have conducted surveys to identify the 'financially excluded', based on which appropriate strategies, like opening of 'no-frill' accounts, providing of General Credit Cards with limit of upto Rs.25,000/- etc. have been initiated to enhance Financial Inclusion and thereby facilitate availability of agricultural loans.